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A Multiple Case Study on Challenges and Strategies of Sari-Sari Stores

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ABSTRACT

Sari-sari stores are very important in Filipino communities, yet their sustainability is challenged by intense competition, financial constraints, and operational hurdles. Despite large scale quantitative research, there is limited qualitative understanding of the lived experiences and adaptive strategies of store owners in rural areas such as Cabanglasan, Bukidnon. To address this gap, the present study used a qualitative multiple-case design involving ten registered sari-sari store owners operating for over a year in Poblacion, Cabanglasan. Data were collected through semi-structured interviews and analyzed using deductive thematic analysis. Findings revealed key challenges: 100% of participants faced daily competition and pricing pressures from neighboring stores and large retail chains; 80% struggled with limited capital, inconsistent cash flow, and damaged goods; and 90% reported difficulties in inventory management and customer debt. Despite these obstacles, owners used adaptive strategies such as competitive pricing (applied by 9 out of 10 stores), sourcing from lower-cost suppliers, and personalized customer service, which fostered high rates of customer retention and regular sales. Especially, owners' resilience revealed through consistent product availability and strong community relationships was essential to their operational success. These insights emphasize the need for targeted financial literacy programs and policy support to strengthen the resilience and competitiveness of sari-sari stores in rural economies. The research contributes actionable best practices for microbusiness and policymakers, emphasizing the importance of context-sensitive strategies and strong social capital for business sustainability.

INTRODUCTION

Sari-sari stores are small, neighborhood retail shops that play a vital role in Filipino communities by offering daily necessities at affordable prices and in small quantities. Typically, family-run, these stores are deeply embedded in the social and economic fabric of local areas, providing convenience and fostering a sense of community (Aguilar, 2018). However, despite their importance, sari-sari stores face numerous challenges that threaten their sustainability and growth, such as financial constraints limiting product variety, difficulties in budgeting and inventory management, and poor working conditions that lead to owner burnout (Mendoza, 2015; Figueroa *et al.*, 2024; Santos, 2019).

Competition is another major issue, with many stores located close together leading to price wars and reduced profit margins (Fabillar, 2018). The rise of larger convenience stores and supermarkets adds further pressure, making it harder for sari-sari stores to attract and retain customers (Reyes, 2016). In addition, theft and unpaid debts from customers negatively impact the stores' small profits (Lorenzo, 2018). Strategies recommended in prior research include improving financial literacy, adopting differentiation through unique products or better customer service, sharing family responsibilities, and investing in better equipment to enhance efficiency (Gano-an, 2020; Villanueva, 2019; Thomas, 2021). Adoption of digital payment systems is also emerging as

a modernization strategy, offering faster transactions and increased income, though challenges like technological literacy and internet access remain (Pascual & Medina, 2022; Alvarez, 2021).

Most existing studies either use quantitative data or focus on single cases, often overlooking the diverse experiences of different sari-sari store owners, especially in rural or less-studied areas (Mendoza, 2015; Fabillar, 2018). This research addresses these gaps by using a multiple-case study approach to provide a richer understanding of the challenges faced by sari-sari store owners and the strategies they use. By examining multiple cases, the study identifies patterns and unique solutions that may be missed in single-case or purely quantitative studies. The goal is to offer practical insights that can help sari-sari store owners, policymakers, and community leaders support the sustainability of these essential local businesses.

LITERATURE REVIEW

Common Challenges of Sari-Sari Stores

Sari-sari store owners face significant financial challenges that hinder business growth. Limited funds prevent owners from maintaining fully stocked shelves, leading customers to shop elsewhere and reducing sales (Trailblazer, 2024). Many rely on personal savings, leaving little for emergencies or upgrades, which affects their ability to expand or improve their stores (Richest Philippines, 2025).

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Inventory management and access to capital remain major hurdles. Sari-sari stores often struggle with limited storage, inefficient stock practices, and difficulty securing a consistent, affordable supply of goods. Smith (2021) highlights that financial constraints and barriers to growth are critical obstacles for micro-businesses like sari-sari stores, preventing them from expanding product lines, investing in infrastructure, or adopting new technologies (Margaux Zumbano, 2023).

Keeping track of inventory is a widespread challenge. Many owners find it hard to monitor stock levels and determine what needs to be ordered. Supply chain disruptions and unreliable supplier performance are common issues that directly impact their ability to meet customer demand and sustain steady sales (Junnel, 2024). Sari-sari store owners face financial challenges including pricing, matching competitors' prices, and maintaining consistent daily sales. Intense local competition forces them to keep prices low, reducing profitability (Staff, 2025). Rising inflation increases costs, creating a dilemma between absorbing expenses and risking losing price-sensitive customers (Junnel, 2024). Operational problems include fluctuating sales, inconsistent income, limited capital and storage, managing credit ("utang"), and demanding family labor. These issues stem from changing customer demand, competition, and limited purchasing power, threatening business sustainability (Junnel, 2024). Sales are also affected by a small, price-sensitive customer base, credit complexities (Quintana *et al.*, 2024), changing preferences, seasonal demand, and inflation pressures (Staff, 2025). Competition is heightened by numerous nearby stores and growing threats from large retailers and e-commerce, leading to price wars and thin profit margins for small stores (Funahashi, 2023; Tan *et al.*, 2022).

Strategies for Overcoming Challenges of Sari-Sari Stores

To survive these challenges, sari-sari store owners use different strategies. Many improve their financial management by carefully tracking their sales and expenses. Some also take small loans to buy more products and increase their stock (Trailblazer, 2024; Louella, 2025). Keeping good records helps owners plan better and avoid running out of money.

Competitive pricing, combined with attentive customer service, helps small retailers build trust and sustain steady sales in highly competitive markets (Gano-an, 2020). By skipping rental costs, they're able to put more money into stocking up on products and keeping their daily operations running smoothly. This practical approach not only keeps their expenses low but also gives them more flexibility, especially during slow sales periods. In fact, recent research shows that home-based micro-retailers in the Philippines are better able to weather financial setbacks compared to those who pay rent for commercial spaces (Anoos, 2020). Also, credit extension to known community members ("suki") necessitates careful monitoring and staggered collection schedules to balance

customer loyalty with cash flow maintenance (Pagara, 2022). According to the Department of Trade and Industry (2024), effective inventory management, such as regularly monitoring stock and replenishing supplies on time, is key to the long-term success of small retail businesses. Likewise, according to Anoos (2020) notes that maintaining operational efficiency through proper inventory practices enables sari-sari stores to remain competitive in their local markets. Also, the technology is becoming an important tool for sari-sari stores. Some owners use a mobile app like Sari.PH Proto tracks inventory and sales, making store management easier. Digital payment methods like GCash enable faster, safer transactions, which many customers prefer (Louella, 2025; Montiel, 2024). These technologies help stores operate more efficiently and attract more customers. Building strong relationships with the community is another key strategy. Store owners often give credit to trusted customers or deliver goods to regular buyers; these actions build trust and encourage customers to keep coming back (AAResearchIndex, 2023). Furthermore, smart pricing helps stores attract customers while maintaining financial health. Furthermore, sari-sari stores are vulnerable to economic fluctuations and changes in their local communities.

The Role of Sari-Sari Store in the Economy

Sari-sari store owners, operating with limited resources, necessitate stringent expense management to ensure profitability and business survival. As highlighted by Phuong *et al.* (2021), while their study primarily focused on entrepreneurial and market orientation, it implicitly underscores the critical role of cost efficiency as a fundamental component of competitive advantage. According to Mojica (2024), "the sari-sari store is an integral part of the Philippines' retail landscape", providing convenient access to essential goods and services for millions of Filipinos, especially in underserved communities. These small, family-owned businesses serve as lifelines for many Filipino families, providing convenient access to daily essentials like rice, cooking oil, and basic toiletries. One of the key benefits of sari-sari stores is their role in providing affordable and easily accessible goods. Reyes (2022) explains that these stores often sell products in small sachets, allowing low-income families to purchase necessities without spending too much at once. This pricing model makes sari-sari stores essential, especially in rural and low-income communities.

Best Practices in Sari-Sari Stores

Competitive strategies for sari-sari stores in the Philippines must capitalize on their unique strengths while effectively mitigating the challenges posed by larger competitors. Recognizing their deep-rooted presence within communities, sari-sari stores can differentiate themselves through personalized service, fostering stronger customer relationships, and enhancing customer satisfaction, as emphasized by Sai Teja Boppiniti (2022). Operational efficiency is also crucial, with owners

ensuring consistent product availability and adequate stock levels to avoid lost sales and meet community needs. The research from the Department of Trade and Industry (2024) and Anoo (2024) affirms that these combined approaches foster resilience, sustainability, and competitiveness among small retail businesses.

To enhance their competitiveness, many sari-sari stores are also adopting innovative strategies (Gesta *et al.*, 2025). They're not just sticking to the old ways of selling. One big change is using technology, like mobile payments. More stores are accepting payments through apps like GCash and PayMaya. This makes it easier for customers to pay and can bring in more business (Moghavvemi *et al.*, 2021). Some stores are also adding new services to make more money and attract more people. They're letting people pay their bills there, add credit to their phones, or pick up packages from online stores.

According to Quijano (2024b), pricing can make or break your sari-sari store. Keep your rates comparable to or slightly lower than your competitors' by researching what they charge. The pricing strategy, segmentation, capabilities, and their competitive pricing response strategy can help the sari-sari store win against its competitors (Pinoy, 2024).

MATERIALS AND METHODS

This qualitative multiple-case study explored the challenges and strategies of sari-sari store owners in Cabanglasan, Bukidnon. This study was selected 10 registered store owners with at least one year of operation using convenience sampling. This limited sample size was justified by the achievement of data saturation, where no new information emerged from the interviews.

Semi-structured interviews served as the primary data collection method, allowing in-depth exploration of participants' experiences. Interview guides were validated by experts and community stakeholders to ensure relevance and clarity. Before data collection, participants received full briefing and provided informed consent. The interviews were audio recorded and transcribed verbatim to enhance accuracy. Trustworthiness was strengthened by applying deductive thematic analysis, involving systematic coding and theme development. To ensure reliability and validity, participant verification of preliminary themes and compliance to credibility, transferability, dependability, and confirmability principles were observed. This detailed and transparent procedure addressed data collection, validation, participant selection purpose, and detailed thematic analysis to enhance the study's methodological clarity and strength.

RESULTS AND DISCUSSION

Table 1 presents the challenges faced by the owner. The participant highlights that the most challenging aspect was effectively entertaining the customer to earn loyalty. The store owner, in this case, said their biggest problems were taking care of customers to keep them loyal and dealing with competition. The owner knows that if they don't treat customers well, those customers will go to a different store. They also said that because other stores are very close by, they are forced to match competitors' prices. If they sell something for a higher price, customers will just go to the next door. This shows how hard it is to run a business when there's so much competition right in your own neighborhood.

Case 1

Challenges Faced by Sari-Sari Store Owners

Table 1: Presents the challenges faced by sari-sari store owners

Supporting Quotes	Cluster Themes
"... Kanang unsay presyo sa pikas tindahan mao poy imong eh presyo dayon." "The price at the other store is the same price as yours"	Matching Price
"... Ang mga customer atimanon ug tarong, tarongon ug pansin para imong customer mo purchase jud sa imoha ug loyal jod" "The customer will be taken care of a given proper attention so that your customer well purchase from you and be loyal"	Entertaining The Customer Effectively
Number 1 jod na siya samot nang tapad-tapad ang tindahan, kay sa negosyo number 1 jud ang competensiya...." "That's really the number one challenge, especially when the stores are close to each other, because in business, competition is truly number one"	Competition

Case 2

Table 2 of the case presents competition as a challenge for the participant. The participant case sees competition as a problem because the stores are right next to each other. It said it's difficult to compete with the stores nearby. Despite this, the participants have a

good attitude and don't let the competition bring them down. This shows that the biggest problem for them is the market itself, but they try to handle it by staying positive.

Challenges Faced by Sari-Sari Store Owners

Table 2: Presents the second case on the challenges of sari-sari store owners in running their business

Supporting Quotes	Cluster Themes
"Ng lisud ko sa pag compete sa uban na store kay nag tapad tapad ra ang among mga tindahan" "It's hard for me to compete with the other stores because our stores are right next to each other"	Competition

Case 3

Challenges Faced by Sari-Sari Store Owners

Table 3 highlighted the pricing challenge the participant faced, given that the customer is seeking a lower price. They have to constantly balance their need to make a profit with the customer's desire for low prices. This can be difficult, especially since sari-sari stores often buy their goods from local wholesalers or distributors at prices that

may not allow for a large profit margin. If they set their prices too high, they risk losing customers to competitors, including other sari-sari stores, bigger convenience stores, or even supermarkets. This intense competition forces owners to keep their prices low, which can cut into their earnings and make it harder to sustain the business over time. It's a constant tightrope walk between staying competitive and staying profitable.

Table 3: Presents the challenges faced by sari-sari store owners

Supporting Quotes	Cluster Themes
"Pricing kay nangita jod ang customer kong asa ang barato" "Pricing is important because the customer is really looking for what is cheap/affordable"	Pricing

Case 4

Challenges Faced by Sari-Sari Store Owners

Furthermore, Table 4 presents the challenges faced by the participants, including setting goals and maintaining consistent stock availability by fulfilling unmet product needs through products or services customers are looking for. The participant also faced challenges in posting on

social media to attract customers. One participant said there is no competition if you just focus on growing your store. This means having a strong goal helps the owner stay motivated and keep the business moving forward. Another challenge is using social media to attract customers. Posting online can help bring more people to the store, but it requires effort and creativity.

Table 4: Presents the challenges faced by sari-sari store owners in their business

Supporting Quotes	Cluster Themes
"Para sa akua walay competition, focus ka sa goal para jod mulago" "For me, there's no competition. Just focus on your goal so it will truly grow"	Setting Goal
"Magdiskarte para mahalin, more posting on social media para maka kuha kog customer" "It needs to be resourceful to make a sale, I do more posting on social media to get customers"	Posting in social media
"Mag on hand jod sa mga stocks kung unsay wala sa imoha pangitaon man to sa customer kinanahanglan by next Saturday naa nakay stocks para katong gipangita nil ana stock is wala sa lain, so ma palit nila sa akua" "You really need to have stocks on hand. What the customer is looking for that you don't have, they will search for it. You need to have those stocks by next Saturday so that what they are looking for, which is not available in other stores, they can buy from you"	Consistent Stock Availability

Lastly, stores must have enough stock available. If customers are looking for something and the store does not have it, they will go somewhere else. So, it is important to always have products ready to meet customer needs. These challenges show that store owners must be goal-

oriented, active in marketing, and good at keeping products available if they want their business to succeed.

Case 5

Challenges Faced by Sari-Sari Store Owners

Table 5: Presents the challenges faced by sari-sari store owners

Supporting Quotes	Cluster Themes
"Una is crisis man karon, bisan basic commodities..." "First, there's a crisis right now, even for basic commodities..."	Crisis
"...Competensya na mga tindahan na mu offer sad sila na ma baba nga price..." "...Competition from stores that also offer lower prices"	Competition
"...Depende man gud sa atoa supplier, ang mga tindahan draris sa Cabanglasan, nay uban tindahan nga lahi ug supplier so maka less sila, din ako sad lahi ug supplier dili same sa akua nga lahi" "...it really depends on our supplier. The other stores here in Cabanglasan have a different supplier, so they can offer a lower price. Then I also have a different supplier, not the same as the others"	Supplier

Table 5, presents the challenges the participant faced in running the store, including crises and supplier issues. The participant stated that the crisis makes it hard to get basic goods and that prices are increasing. Competition means other stores sell items at lower prices, making it hard to keep customers. Different suppliers give

different prices, so the store owners cannot always offer the lowest price. These problems make running the store very tough.

Case 6

Challenges Faced by Sari-Sari Store Owners

Table 6: Presents the challenges faced by sari-sari store owners

Supporting Quotes	Cluster Themes
"... isa sa mga challenge is ang pagpadayon sa pagpaninda adlaw-adlaw sa mga pagpaninda.." "...one of the challenges is continuing to sell every day"	Consistency of operation
"...Ang pagsiguro nga dili mahalanan ka tungod kay daghan mo ang gapaninda, mga competinsiya" "...making sure that your goods still sell even if there are a lot of vendors, the competition"	Competition

Furthermore, Table 6 presents the challenges faced, including operational consistency and competition. The participant was challenged to sell goods daily to earn money and keep the business operation. At the same time, many other sellers make it hard to sell their items. These problems make running the store difficult. The store owners need to work hard to attract customers and make sure they always have products to sell. If they fail to do this, their business may lose customers and income.

Table 7 presents the challenges emphasized by the crisis leading to a small income. The participant also faced competition because of the large number of the same business. The crisis means fewer customers come, so sales and income are low. Many stores sell the same things, so owners must be clever to sell their goods. These problems make it hard to keep the business going.

Case 7

Challenges Faced by Sari-Sari Store Owners

Table 7: Presents the challenges faced by sari-sari store owners

Supporting Quotes	Cluster Themes
"Sa akong pagpaninda daghan pagsulay, sama sa crisis, kay gamay ra ang customer so gamay rang halin..." "In my business, there are many challenges, like the crisis, because there are only a few customers, so sales are low..."	Crisis
"...Daghan sad ang tindahan nga namaigya so diskarte jod para maka halin..." "...there are also many stores that are selling, so you really have to be resourceful to make a sale..."	Competition

Furthermore, the participant highlights challenges, including consistent daily sales, damaged goods, competition, and that you are easy to talk to. Also, to work on consistent stock availability to meet customer needs. Owners must provide what customers need or risk losing to other stores. Being friendly and easy to talk

to helps keep customers coming back. Keeping enough stock of important items is also crucial to maintain steady sales and a successful business.

Case 8

Challenges Faced by Sari-Sari Store Owners

Table 8: Presents the challenges faced by sari-sari store owners in their business

Supporting Quotes	Cluster Themes
"Una is ang mahalanan adlaw-adlaw kay syempre pag walay halin wala koy income. Dapat mahalanan jod..." "The first thing is to have sales every day, because of course, if there are no sales, I have no income. I really need to have sales..."	Consistent daily sales
"...usa pod sa akong gaka atubang nga problema is kanang nay ma damage nga baligya like kanang kaonon sa ilaga or mahulog tas ma daot so dili nana pwede ibaligya kay daot nato siya" "...one of the problems I face is when goods get damaged, like being eaten by rats or falling and getting spoiled, so they can no longer be sold because they are damaged"	Damage Goods
"...if dili mahatag nako mu balhin mana sa lain tindahan." "...if I can't provide it, they will just go to another store..."	Competition
"Ang usa sa kinahanglan if mamaligya ka is dapat dali ka e approach, kanang ma comfortable ang customer sa tintera or sa imoha nga gabaligya..." "One of the things you need to do when you sell is to be approachable, so the customer feels comfortable with the vendor or with you as the one selling"	You are easy to talk to
"... maningkamot ko nga complete akong baligya samot natong kanang kinahanglan kaayo sa customer..." "...I try hard to make sure my goods are complete, especially with what customers really need..."	Consistent Stock Availability

Case 9

Alternatively, Table 9 presents the challenges faced by sari-sari stores, highlighting the role of debtor customers in running the business. When customers don't pay right away, it delays cash receipt, making it hard for owners to manage their cash. Without timely payments, store owners may struggle to restock the goods or pay their suppliers.

Keeping track of who owes money and collecting debts can be difficult and stressful. This challenge shows that store owners must carefully balance trusting customers with protecting their business's financial health.

Challenges Faced by Sari-Sari Store Owners

Similar to table 8, table 10 of case ten presents the

Table 9: Presents the challenges faced by sari-sari store owners in their business

Supporting Quotes	Cluster Themes
<p>“Ang mga hagit nga akong na atubang sapag padagan sa among tindahan is isa gyud ana ang ga pangutang...”</p> <p>“One of the challenges I face in running our store is customers who buy on credit/loan”</p>	Debtor customers

challenges faced by the participant, highlighting consistent daily operation and ensuring daily operation. The participant said that after about a year, the store grew a little, but it was hard to keep selling every day without buying. This means they had to work hard and remain consistent to keep the business afloat. Another pig problem was the many other sari-sari stores nearby, which made competition tough. With many stores selling similar things,

it was harder to get customers to choose their store. These challenges are common because running a store daily needs careful management of products and money. Also, owners must find ways that others don't, like offering better service or lower prices, to keep customers coming back.

Case 10

Challenges Faced by Sari-Sari Store Owners

Table 10: Challenges Faced by Sari-Sari Store Owners

Supporting Quotes	Cluster Themes
<p>“...Sulod sa mga isa ka tuig sa akong tinda medyo nilago nani siya gamay and ang challenge gyud kaayo is unsaon nimo para maka padayon ka sa imong pagpaninda adlaw-adlaw...”</p> <p>“...Within about a year of having my store, it has grown a little bit, and the real challenge is how you can continue with your daily selling..”</p>	Consistent Daily Operation
<p>“...daghan pod baya ang ga tinda”</p> <p>“...there are also a lot of competition”</p>	Other Competitors

Challenges Faced Themes

Table 11 presents the challenges faced, taken from the cluster themes from case one to ten.

The table shows the challenges faced and themes that surfaced among the data gathered. The cluster themes

revealed themes including financial challenges, customer-related challenges, market competition challenges, operational challenges, and inventory management challenges.

Cases one to ten reveal key challenges faced by sari-

Table 11: Theme: Challenges Faced

Cluster Themes (Ct)	Themes
Matching price, pricing; Consistent daily sales, crisis	Financial challenges
Entertaining the customer effectively; You are easy to talk to	Customer related challenges
Competition; other competitors	Market Competition challenges
Setting goal; consistent daily operation; consistency of operation	Operational challenges
Consistent stock availability, supplier, damage goods	Inventory management challenges

sari store owners. Customer-related issues, such as engaging customers and being approachable, are critical but hindered by limited resources and training (Reyes, 2022). Financial challenges include pricing pressures from competition and inflation, which affect profitability (Staff, 2025; Sun Star Davao Digital, 2024). Operationally, fluctuating sales, inventory management, and credit extension pose sustainability risks (Junnell, 2023; Tan *et al.*, 2022; Eku, 2024). Market competition from larger stores

and saturation from new entrants intensify difficulties, alongside problems like theft and financial management (Junnell, 2024; Staff, 2025). Inventory challenges unreliable suppliers, stock shortages, and product damage also impact sales and profitability, highlighting the need for strong supplier relations and proper storage (Junnell, 2024; DTI, 2024).

Strategies They Applied in Running Their Business

Table 12: Presents the first case on strategies they applied in running their business

Supporting Quotes	Cluster Themes
“Kanang medyo barato ang baligya...” “The one where the goods are a bit cheaper”	Value Pricing
“Think positive lang jod ka kanang ayaw ka walag paglaom jud” “You just really need to think positie, don’t lose hope”	Think Positively
“kung nay customer kailangan entertainon jod nimog tarong, dili pod na nimo striktahan, mag smile jod kapermamenti para ang customer bisan layo, ma agian nila ang imong tindahan nga pikas kay muanha sila sa imoha...” “If there’s a customer, you really need to entertain them well. You shouldn’t be strict with them. You should always be smiling so that the customer, even if they’re far away, will see that your store is different, and they’ll come to you”	Good Customer Service

Furthermore, the participant emphasized that the most effective strategy involved a pricing strategy that offered affordable prices, combined with a warm welcome and excellent customer service. Believing that by being nice and always smiling, it can attract customers who might have passed their store to go to another one. Also, it’s important to have a positive attitude and not to lose hope. It also recommended having a committed and positive mindset for successful sari-sari store operation.

Alternatively, the participant relied solely on providing a good approach to the customer, which involved giving

importance to warmth and friendliness by smiling and avoiding strictness. The participant said it needs to “entertain them well” and not be “strict”. Think of it like this: if you’re always smiling and being nice, people will want to come to your store instead of some other one, even if it’s closer to them. That personal touch makes customers feel good, and they’ll keep coming back. It’s all about building a loyal crew of regulars.

Strategies Applied by Sari-Sari Store Owners in Running Their Business

Table 13: Presents the strategies applied by sari-sari store owners in running their business

Supporting Quotes	Cluster Themes
“kung nay customer kailangan entertainon jod nimog tarong, dili pod na nimo striktahan, mag smiling jod kapermamenti para ang customer bisan layo, ma again nila ang imong tindahan nga pikas kay muanha sa imoha...” “If there’s a customer, you really need to entertain them well, and don’t be strict with them. You should always be smiling so that the customer, even if they’re far away, will notice that your store is different and will come to you instead of the other one”	Good Approach to Customer

Strategies Applied by Sari-Sari Store Owner

Furthermore, the participant emphasized several key strategies to stay in the business operations effectively, including price monitoring, being competitive, and identifying lower-priced suppliers. The participant also acknowledges building strong customer relationships to address customers’ queries. Participants know that customers always look for the cheapest price, so owners must be competitive. They do this by monitoring the

prices of the stores and actively searching for lower-priced suppliers to keep their own costs down. However, it also understands that price isn’t the only factor. Building solid customer relationships is just as crucial. By being friendly and approachable it creates a welcoming environment that makes customers feel valued. This personal connection often becomes the main reason customers return, building loyalty that is essential for a small, neighborhood business to thrive.

Table 14: Presents the strategies applied by sari-sari store in running their business

Supporting Quotes	Cluster Themes
“Monitoron nimo ang ilang presyo para makabalo ka kung unsa ilang strategy sa pakig compete” “You monitor the competition’s prices, so you’ll know what their strategy is”	Price monitoring
“Makig compete jod ka mao jod na ang isa sa pinaka importante” “You really have to compete, that’s truly one of the most important things”	Be Competitive
“Sa presyo kung aha ang barato, mangita sad suppluy na barato” “Regarding the price, if you find one that’s cheap, you should also look for a cheap supplier”	Lower priced supplier
“Sa paghalubilo sa customer is importante jod na, kay kung dili ka kabalo mag entertain sa imong customer biyaan jod mo or walay mopalit sa mga baligya” “Interacting with the customer is really important, because if you don’t know how to entertain your customer, they will truly leave you or no one will buy your goods”	Building customer relationship

In case 15, the participant considered securing capital in running the business, knowing that a small investment can double with good profits. Also, considering suppliers' suggested retail price (SRP) to set fair prices. Additionally, participants recommend avoiding renting, which allows

them to keep their prices lower for customers and increase their own profit.

Strategies Applied by Sari-Sari Store Owner

Table 15: Presents the strategies applied by sari-sari store owners in running their business

Supporting Quotes	Cluster Themes
<p>"First jod is need jod cyag capital, once ang gamay na kwarta mudako mag double-double ang kita,tungod sa ginansya"</p> <p>"First, you really need capital. Once that small amount of money grows, your earnings will double because of the profit"</p>	Secure Capital
<p>"Mostly jod sa akoa is depende sa akong gi komprahan nga supplier, din mag asks ko pila ang SRP"</p> <p>"For me, it mostly depends on the supplier I buy from. Then I ask how much the SRP (Suggested Retail Price) is"</p>	Consider Suppliers Suggested Retail price (SRP)
<p>"Dili ka mangabang ug building kay nganu once mangabang ka is kinahanglan pod ka mutaaas sa presyo kay tungod pod ang bayad sa imong gi rentahan nimo"</p> <p>"You shouldn't rent a building, because once you rent, you also need to increase your prices because of the payment for what you're renting"</p>	Avoid renting a building

Strategies of Sari-Sari Store Owners in Running Their Business

Table 16 presents the strategies of the owner, highlighting the supplier with a lower price as it affects the sari-sari store pricing strategy. Low-cost suppliers help keep prices affordable and attract customers. Buying products from a supplier who offers lower prices. This helps them to sell items at cheaper prices, which attracts more customers. Good customer service makes customers happy, encouraging them to come back. The store owners

focus on giving good customer service by being friendly and helpful. When customers feel valued, they are more likely to come back and buy again. These two strategies work together to help store owners stay competitive and successful. These strategies help store owners stay competitive and keep their business successful. By keeping prices low and treating customers well, sari-sari stores can build trust and loyalty in their communities. This simple but effective approach helps small stores survive in tough markets.

Table 16: Presents the strategies applied by sari-sari store owners in running their business

Supporting Quotes	Cluster Themes
<p>"...Usa sa akong gibuhad is didto ko ga komprahan sa barato para inig baligya nako ubos rasad ako presyo"</p> <p>"...one of the things I do is buy from a cheaper supplier so that when I sell, my price is also low"</p>	Lower Cost Supplier
<p>"...Ug kini ang ganahan sa customer samot nag mayo ka modala sa imong customers"</p> <p>"...and this is what customers like, especially if you handle your customers well"</p>	Good Customer Service

Strategies of Sari-Sari Store Owners in Running Their Business

In a similar manner, table 17, which is the strategies

applied by the sari-sari store owner, participant entertained customers effectively, resulting in customer loyalty, and providing affordable prices to increase sales at

Table 17: Presents the strategies applied by sari-sari store owners in running their business

Supporting Quotes	Cluster Themes
<p>"Pag naay customer imo gyud e-entertain kay para ang customer magbalik-balik jod na samot ng barato rasad imong gi baligya"</p> <p>"When there's a customer, you should really entertain them so that the customer will keep coming back, especially if your goods are also sold cheaply"</p>	Entertain Customer Effectively
<p>"akong gi consider ang price kay ganahan man ang customer sa barato pero dapat dili sad ka lugi"</p> <p>"I consider the price because customers like cheap goods, but you also shouldn't lose money"</p>	Lower Pricing

the same time, with no losses. The store owners give good attention to customers, which makes customers want to come back again and again. This builds strong loyalty and helps keep sales steady. The set prices are low enough to attract buyers but still high enough to avoid losing money.

These strategies help store owners increase sales and keep their business going strong.

Strategies Applied by Sari-Sari Store Owner

Table 18: Presents the strategies applied by sari-sari store owners in running their business

Supporting Quotes	Cluster Themes
“sa price nako is dili ra kayo nako mahalan para ang customer is ganahan ug palit sa ako kay if barato imong baligya dili nana siya muadto sa lain tindahan” “I try hard to make sure my goods are complete, especially with what customers really need”	Provide low prices
“...Kanang strategy pod nako ang pagpansin or pag kanang e-entertain ang mga customer para pagkaila nami dri na dayon siya magdum-dum sa among tindahan if naa silay paliton...” “...My strategy is also to pay attention to or entertain customers so that when they get to know us, they will immediately remember our store when they need to buy something”	Good Communication to earn customers loyalty
“... Dayon kuan pod ayy kaning pagmagtinda ka pariah aning sar-sari store mangompura jod ka didto sa kanang barato ra para pagbaligya nimo is dili ra kayo mahal.” “... then also, when you sell like in a sari-sari store, you really have to buy from a cheap supplier so that when you sell, it's not too expensive.”	Supplier with lower Price

In addition, Table 18 shows the strategies sari-sari store owners use to succeed. The participant emphasized effective communication, such as engaging customers to foster loyalty, and offering lower prices on products to attract customers and stay competitive. Good communication and attention to customers build

loyalty, encouraging them to buy again. Furthermore, the participant sought suppliers with lower service fees, as this can allow the sari-sari store to offer competitive pricing.

Strategies Applied by Sari-Sari Store Owner

Table 19: Presents the strategies applied by sari-sari store owners in running their business

Supporting Quotes	Cluster Themes
“... Tas kanang gapangutang natural naman jod na,kibali ako nalang gina ingnan if kanus-a dapat nila bayaran para dili sad ko ma ipit.” “...and those who buy on credit, that's really a natural thing. So, what I do is I just tell them when they need to pay so I don't get in a bind.”	Determining payment deadlines to debtors
“... Kung gusto ka makalamang maningkamot ka nga makumpleto imong paninda kay kung unsa ilang kinahanglanon nila nimo mahatag nimo dayon” “...If you want to have an advantage, you need to strive to complete your stocks because whatever they need, you can give it to them right away”	Full stocks

Similarly, the participant found that, regarding customers' debt, the owner emphasized setting payment deadlines to mitigate potential risk. Additionally, participants recommended maintaining complete stock levels to provide high-quality service to customers. These strategies help owners manage their cash flow and keep customers happy. Clear rules and good stock availability are key to a successful store. Table 11 shows two main problems sari-sari store owners face: keeping the store open every

day and competition. They must sell goods daily to earn money and keep the business going. At the same time, many other sellers make it hard to sell their items. These problems make running the store difficult. Store owners need to work hard to attract customers and make sure they always have products to sell. If they fail to do this, their business may lose customers and income.

Strategies Applied by Sari-Sari Store Owner

Table 20: Presents the strategies applied by sari-sari store owners in running their business

Supporting Quotes	Cluster Themes
“Ang akola lang gina siguro is naa koy baligya and pagnaay magpalit ug manginahanglan sa akong baligya mahatag nako” “What I just make sure of is that I have something to sell, and if someone wants to buy and needs my goods, I can provide it...”	Consistent availability Of Product
“... Dayon ako sad na pagka tao dali ra doolan kanang murag approachable ba kay kining dili man sad ko strict, so kibali kuan naka tabang sad na siya para maka halin sad.” “...Also, I am the kind of person who is easy to approach, like, approachable, because I'm not strict, so I guess that also helped me to sell.”	Strong Customer Connection

Furthermore, Table 30 presents the strategies participants used to run the business, highlighting the consistent availability of products to meet customer needs.

Additionally, participants considered a strong customer connection, which helps increase sales. These core practices help increase sales and maintain customer trust.

Additionally, owners use competitive pricing, effective inventory management, and product variety tailored to local demand. Strategic store location and clear financial management also contribute to sustaining and growing the business. Together, these strategies create a reliable, customer-friendly buying experience that supports the success of sari-sari stores.

Strategies Applied Themes

The table shows the strategies applied by sari-sari store owners to address their challenges. The data revealed financial management, marketing, and operational efficiency strategies.

Sari-sari store owners use value pricing and monitor

competitors to stay competitive, supporting trust and steady sales (Gano-an, 2020). Building strong customer relationships through personalized service boosts loyalty and referrals (Sun Star Davao Digital, 2024). Avoiding rent cuts costs, allowing more investment in stock and smooth operations, with many separating business and household finances. Careful credit management balances loyalty and cash flow (Eku, 2025), while reinvestment focuses on inventory due to limited financial access (Gano-an, 2020). Owners prioritize consistent stock and full product range to reduce lost sales and maintain competitiveness (Sun Star Davao Digital, 2024; Anoo, 2024).

Table 21 presents the strategies applied by sari-sari store owners, taken from the cluster themes from case one to ten.

Table 21: Theme: Strategies applied

Cluster Themes (Ct)	Themes
Secure capital; avoiding renting a building; determining payment deadlines	Financial Management Strategies
Value pricing; price monitoring; lower pricing; provide low prices; good customer service; building customer relationship; entertain the customers effectively; good communication to earn customers loyalty; strong customer connection	Marketing and Competitive Strategies
Consider the suppliers suggested retail price (SRP); Lower priced supplier; supplier with lower cost	
Consistent availability of products; enough level of stock; full stocks	Operational Efficiency Strategies

The Identified Best Practices

Best practices for sari-sari store owners in Cabanglasan may include maintaining sound financial management by securing sufficient capital, minimizing fixed costs such as rent, and diligently tracking both sales and expenses. Adopting marketing and competitive strategies, such as value pricing, monitoring competitors, and building strong customer relationships through excellent customer service, can help attract and retain loyal customers. Operational efficiency is also crucial, with owners ensuring consistent product availability and adequate stock levels to avoid lost sales and meet community needs. Research from the Department of Trade and Industry (2024) and Anoo (2020) affirms that these combined approaches foster resilience, sustainability, and competitiveness among small retail businesses.

CONCLUSION

The results reveal that sari-sari stores strategies to apply a such as financial management strategies, operational efficiency strategies, marketing and competitive strategy, competitive pricing, and customer service and relationships to navigate challenges on sari-sari stores experiences in Cabanglasan. This study underscores the importance of supporting sari-sari stores through targeted interventions such as financial literacy training, technology adaptation assistance, and community-based initiatives that strengthen social capital. By understanding the real-life experiences and strategies of sari-sari store owners, policymakers, community leaders, and entrepreneurs can develop more effective programs to ensure the continued viability and growth of these small but essential businesses in Cabanglasan.

The Resource-based View (RBV) posits that a sari-sari store sustained competitive advantage comes from its unique and valuable resources. For sari-sari stores, this is seen in the owners' personal relationships and social capital, which are intangible but crucial resources. These resources allow owners of the stores to foster customer loyalty, and receive community support offer credit (utang), creating a competitive edge that is difficult for larger retailers to replicate. Meanwhile, Resilience theory highlights the ability of sari-sari store owners to stand out coming from adversity. The study shows the adaptability and resourcefulness of sari-sari store owners through their efficient management of limited resources and additional innovations, which are key components of resilience and resourcefulness. These theories suggest that the survival and success of sari-sari stores are not just a matter of luck but a direct result of their ability to leverage distinct, relationship-based resources and adapt and overcome systemic pressures.

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